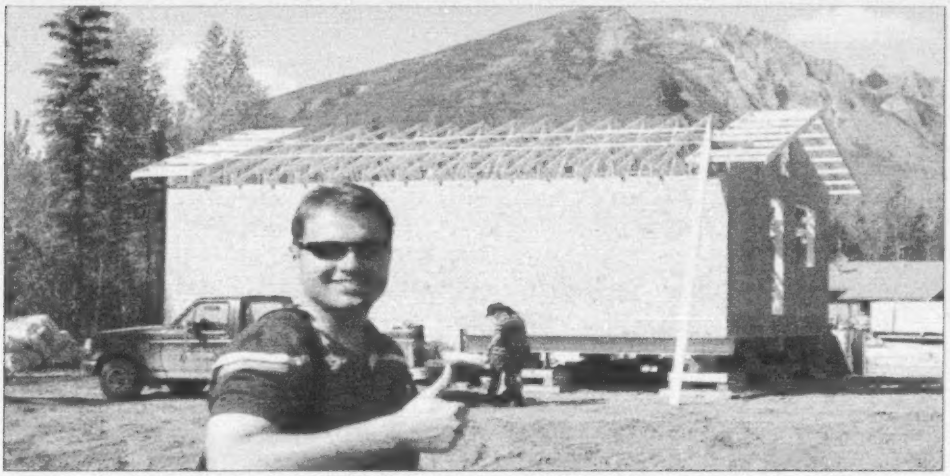
FALL, 2010 VOLUME 1/ISSUE 3

Northwest Territories Housing Corporation

Under One Roof

Providing Housing Opportunities for Northerners



Nahendeh District Director Chris Hewitt likes what he sees in Nahanni Butte. *(Photo by Paula MacFadyen)*

HOUSING CHOICES

Program Application Window: September 1 to October 15, 2010

It's that time of year again, the time to decide if *Housing Choices* suite of programs are right for you. This year's window to apply for Northwest Territories Housing Corporation (NWTHC) *Housing Choices* is September 1 to October 15.

"There are many reasons people step forward and apply for *Housing Choices*. You may be ready to become a homeowner for the first time but can't quite pull the resources together to make it happen. Maybe your home is in need of repairs. Before you take that first big step to owning a home you may want to learn what it takes to finance and maintain a home," said NWTHC Strategic Planning, Policy and Communications manager Stephen Pretty.

The Honourable Robert C. McLeod, Minister Responsible for the Northwest Territories Housing Corporation

"It's through *Housing Choices* that we provide the means for our public housing tenants to become homeowners. We assist NWT citizens who need a little extra support to purchase their first home, and offer help to homeowners to assist them financially to complete repairs on their home. We also offer education programs on what it takes to be a homeowner," he added.

There are four *Housing Choices* programs available to residents of the NWT - Contributing Assistance for Repairs and Enhancements (CARE); Homeownership Entry Level Program (HELP); Providing Assistance for Territorial Homeownership (PATH); and Solutions to Educate People (STEP).

Suzanne Desfossés is the NWTHC's South Slave District Director. The South Slave office is located in Hay River and serves Fort Smith, Fort Resolution, Fort Providence, Hay River Reserve, Hay River, Enterprise and Kakisa.

Desfossés says the program intake application process is the most important step when it comes to planning their yearly schedule.

"It's through the program intake process that we work with individuals to determine eligibility for *Housing Choices* programs and approve new applicants," said Desfossés.

"From there we can plan our upcoming year. We can determine how to allocate resources, prepare for program delivery, and ensure our clients are taken care of."

During the program intake of Sept. 1 to Oct. 15, 2010 every community in the Northwest Territories will be visited by a NWTHC Programs Advisor. To meet with the Programs Advisor, residents are required to schedule an appointment by calling their nearest District Office or Local Housing Organization (LHO). For those communities without an LHO, please contact your hamlet or community office.

For the Honourable Robert C. McLeod, Minister Responsible for the Northwest Territories Housing Corporation, the program intake period is an exciting time.

"The NWTHC recognizes the importance of adequate, suitable and affordable housing on the wellness of individuals, families and communities. Our *Housing Choices* suite of programs contribute to an improved standard of living for hundreds of northerners each year," said McLeod.

"The NWTHC has a range of programs to meet the needs of northerners. I encourage anyone who is interested in applying for *Housing Choices* to call their District Office or LHO to schedule an appointment today."

Housing Choices application intake

To find out how to apply for *Housing Choices*, contact your nearest District Office or LHO. They can tell you when NWTHC staff will be accepting applications in your community. The dates for community visits vary, but all dates fall between September 1 to October 15, 2010.

Beaufort-Delta District Office (Inuvik) Phone: 867-777-7271
Serves Aklavik, Fort McPherson, Ulukhaktok, Inuvik, Paulatuk, Sachs Harbour, Tsiigehtchic and Tuktoyaktuk.

Nahendeh District Office (Fort Simpson) Phone: 867-695-2519
Serves Fort Simpson, Fort Liard, Wrigley, Jean Marie River, Trout Lake and Nahanni Butte.

North Slave District Office (Yellowknife) Phone: 867-873-7795
Serves Behchokǫ̀, Gamètì, Wekweètì, Whatì, Dettah, Ndilo, Łutselk'e and Yellowknife.

Sahtu District Office (Norman Wells) Phone: 867-587-5100
Serves Colville Lake, Déline, Fort Good Hope, Norman Wells and Tulita.

South Slave Office (Hay River) Phone: 867-874-7600
Serves Fort Smith, Fort Resolution, Fort Providence, Hay River Reserve, Hay River, Enterprise and Kakisa.

Call your District Office today (collect calls are accepted) to learn about the intake period for applications, program eligibility requirements, how to apply for housing assistance, home repair and enhancement programs, and much more.

Under One Roof is produced twice annually by the NWTHC

Any comments, suggestions or questions can be emailed to NWTHC Communications Advisor and Editor of *Under One Roof*, Dane Gibson, at: underoneroof@gov.nt.ca

YOU'RE ON YOUR WAY WITH *HOUSING CHOICES:* CARE, HELP, PATH, STEP

The services delivered by the NWTHC are varied but they focus on a few key themes. Through four main homeownership programs under the NWTHC's *Housing Choices*, the goal is to maintain and manage a sustainable housing environment that provides adequate, safe and efficient homes and multi-plexes throughout the NWT.

Client counselling is required at all stages during the housing assistance application process. This gives prospective clients who are interested in *Housing Choices* programs the relevant information they need regarding eligibility criteria, assistance levels and eligible project costs.

An in-depth overview of the available programs is also undertaken during the one-on-one counselling session and homeowner responsibilities are discussed. Home maintenance resources and educational materials are also made available.

Assistance is provided at various levels based on the applicant's household income, family size and the community Core Need Income Levels (CNIT). The CNIT levels are predetermined for each community.

Clients should plan to spend about an hour to complete the application process with an NWTHC representative.

Once again, to take advantage of these programs, applications must be submitted between September 1 and October 15, 2010.

Contributing Assistance for Repairs and Enhancement (CARE):

By offering forgivable loans, CARE helps homeowners make necessary repairs to ensure a safe and healthy residence and to increase the useful economic life of their home

Homeownership Entry Level Program (HELP):

HELP is intended to assist first-time home seekers who are not able to secure mortgage financing or are unsure if they can manage the responsibilities of homeownership. HELP allows them to assume the responsibilities of homeownership before actually purchasing a home.

To achieve this, the NWTHC leases (rents) a home to eligible applicants who then become tenants. After completing a two-year lease period the tenants are eligible to receive down payment assistance to become an owner. This assistance will only be provided if the tenant is not in default of the HELP Agreement, the Residential Tenancy Agreement, and has no outstanding rent due or any tenant related damage.

Once clients reside in the unit for two years, they are eligible for a $10,000 equity contribution for the purchase of a home either through PATH or on their own.

Providing Assistance for Territorial Homeownership (PATH):

PATH helps clients become homeowners by providing assistance, in the form of forgivable loans, to subsidize the cost of constructing or purchasing a modest home. The client obtains any additional money required for their project through an approved financial institution or other verifiable source.

Assistance levels range from $10,000 to $125,000, with the amounts being determined using income level, family size and the community based construction costs.

Solutions To Educate People (STEP):

Under *Housing Choices*, STEP is the foundation of NWTHC programming. STEP is an education and counselling program that helps people acquire the skills needed to be successful homeowners. All components include discussion and hands-on involvement by our participants. STEP consists of four modules each 6.5 hours in duration.

Applicants attend specific STEP modules based on the program for which they have applied. The general public may request to attend but priority is given to program applicants.

Financial Skills I: Budgeting

- To teach the importance of money management.
- To assist participants in setting and achieving financial goals

Financial Skills II: Banking and Credit

- To develop an understanding of various banking systems.
- To teach how banks make the decision to approve credit.
- To share the principles of debt management and the wise use of credit.
- To explain how participants can establish and/or repair a poor credit history.

Home Purchase

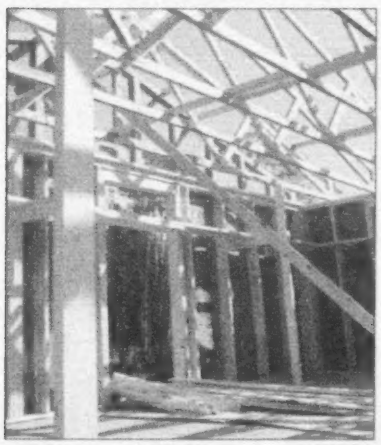
- To help participants determine their readiness to become homeowners.
- To help participants identify the factors to consider when choosing a suitable home.
- To help participants understand the mortgage application and approval process and the additional cost of buying a home.

Home Maintenance/Repair

- To teach participants, who will have little or no knowledge of home maintenance and repair issues, through visual and hands-on instruction.
- Participants are given clear instructions regarding what maintenance and repair tasks they should not do themselves.
- Course material involves: electrical, heating and plumbing maintenance and repair; basic home repair and home safety & preventative maintenance.

To learn more about programs and services offered by NWTHC, contact your nearest District Office.

If you take care of your home, your home will take care of you.



It's always exciting to see a new home being built, especially if it's going to belong to you

Through PATH, eligible clients can receive a subsidy towards the cost of constructing or purchasing a modest home.

To find out if you are eligible to apply for PATH or any of NWTHC"s Housing Choices programs call your nearest District Office or LHO to schedule an appointment between September 1 and October 15, 2010.

Location of Public Housing in Northwest Territories communities:

- Aklavik
- Behchokǫ̀
- Whatì
- Gamètì
- Déljne
- Dettah/Ndilo
- Fort Good Hope
- Fort Liard
- Fort McPherson
- Fort Providence
- Fort Resolution
- Fort Simpson
- Fort Smith
- Hay River
- Hay River Reserve
- Ulukhaktok
- Inuvik
- Łutselk'e
- Norman Wells
- Paulatuk
- Sachs Harbour
- Tsiigehtchic
- Tuktoyaktuk
- Tulita
- Yellowknife

To learn more about the Northwest Territories Housing Corporation go to:
www.nwthc.gov.nt.ca/

NORTHWEST TERRITORIES HOUSING CORPORATION

This year NWTHC plans to:

- **Build nearly 100 replacement public housing units.**
- **Support over 380 modernization and improvement projects on existing public housing units.**
- **Offer more than 50 homes through its HELP program**
- **Offer more than 300 northerners homeownership education through the STEP program.**
- **Between 100 and 200 NWT homeowners may receive support to repair their home through the CARE program.**

NWT Housing Corporation finds solid ground at career fair

North Slave District Office Senior Lands and Technical Advisor Curtis Coleman shares information about NWTHC opportunities with Weledeh School students Divya Parmar (left), Melva Mantla, Tiffany Thrasher and Anne-Marie Thibert. (Below) Yellowknives Dene First Nation Career Fair co-planner Sarah Plotner and NSDO's Penny Kocik discuss the event at the end of a long day.

The 2nd annual Yellowknives Dene First Nation (YKDFN) Career Fair took place June 3, 2010 at the Chief Drygeese Government Building and Conference Centre in Dettah. It was a chance for mining, technology, service industry, government and First Nations organizations to come together to showcase career and training opportunities that are available to young northerners.

Yellowknives Dene First Nation Career Fair organizers Don Antoine and Sarah Plotner say the YKDFN began the annual event in 2009 as a way to introduce Yellowknives Dene youth to a wide variety of career paths.

"We wanted to show the youth of Dettah and Ndilo what opportunities are out there for them," said Antoine.

"We wanted to introduce them to the different programs and training opportunities and show them what is possible when they stay in school and pursue an education."

Antoine says because of the positive feedback they received after last year's fair, they are committed to ensuring it continues as an annual event.

"We've seen new training courses developed from information that was shared and contacts that were made right here at the career fair. It really is encouraging to see," said Antoine.

The Northwest Territories Housing Corporation (NWTHC) had one of the around 30 booths set up in the conference center. Weledeh School Grade 8 students Divya Parmar, Melva Mantla, Tiffany Thrasher and Anne-Marie Thibert were just four of the many students that stopped by the display. The information at the booth held particular interest for Tiffany, who may pursue carpentry as a profession when she graduates High School.

"I want to be a carpenter," said Thrasher

"So far I've made a really sturdy stool and also a shelving unit. It's something I enjoy doing. I like working with wood."

The other young ladies all had different hopes and dreams. Anne-Marie sees herself as a doctor or nurse, Melva plays the guitar, is a member of the Fireweed Youth Choir and wants to pursue music as a career. Divya wants to find work that involves travelling to different countries.

"Who knows, maybe that means going to different countries to help build houses," she said while taking some of the booklets available at the table.

Don Antoine

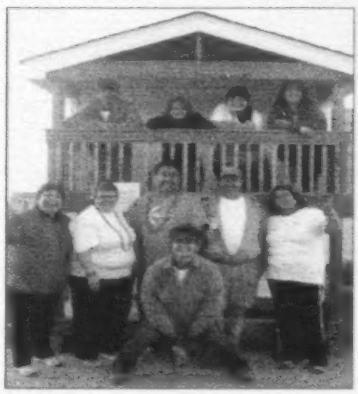
The NWTHC booth provided materials to highlight opportunities that exist both within the NWTHC and in the trades. The NWTHC's North Slave District Office Senior Lands and Technical Advisor, Curtis Coleman, and the Acting District Controller, Penny Kocik, set up the display and were on hand to answer any questions that came up from students.

Coleman says he discussed things such as the importance of maintaining and inspecting fuel tanks, what job opportunities exist at the NWTHC, and what it takes to become a professional architect or designer. He even had a discussion with a local teacher about going to her school to talk to young students about the trades.

Coleman called the YKDFN Career Fair and the NWT Skills Canada event, which the NWTHC also participates in, "invaluable." He says without the plumbers, electricians, framers, carpenters, window installers, and many other trades people involved in the successful construction of homes, the delivery of housing would be impossible.

"There's a shortage of trades people developing all across Canada and it's especially true for the North. That shortage is something that could affect our ability as a Corporation to deliver affordable housing so anything we can do to promote the trades is a bonus," said Coleman.

"We must encourage young people to consider learning a trade. For the NWTHC this career fair helps us to promote the trades and other careers that are so important to what we do."



Picture Loft (left): Terry Piwowar, Shelly Martin, Trish Broedner (Lucille Harrington's daughter), and Lisa Maurice. (middle) Doris Minoza, Suzanne Desfossés, Melvin Larocque, Brian Hebert, and Lucille Harrington. (in front) Yvonne Burke.

$6000 Raised for Hay River Relay For Life

The Northwest Territories Housing Corporation relies on the strong relationships it has built over the years with local contractors and building suppliers to construct and maintain housing throughout the NWT.

Every year the Housing Corporation supports local contractors and businesses through its capital plan. A good working relationship is essential because housing construction in the NWT depends on skilled labourers and tradespeople to build quality housing in our communities.

These relationships sometimes extend past the day-to-day business interactions and out to community projects, which is what happened in Hay River in June. When the South Slave District Office (SSDO) staff heard their friend and former Finance Officer, Marilyn Balsillie-Lea, was diagnosed with breast cancer and that they could run in the Canadian Cancer Society's Relay For Life Fundraiser on her behalf - they didn't think twice. They laced up their sneakers.

The SSDO office also planned to take their fundraising efforts a step further by building a playhouse to raffle off for the cause.

That's when the owner of Hay River's Home Building Centre, Mike Wilgosh, got wind of the plan. He offered a complete package of materials at cost to build the playhouse, and gave up room in the store's parking lot on a Saturday so the SSDO office could host a fundraiser.

When local businessman Kevin Mulligan, from KM Contracting, heard what their friends at the Home Building Centre and South Slave District Office were doing, they wanted to get involved. They took it upon themselves to do what they do best - they started building.

The beautiful playhouse shown in the picture to the left was constructed by KM Contracting and raffled off to lucky winner David McQuinn.

The SSDO team went by the name of Mare's Care Bears in the Relay for Life race. After the dust settled, the Mare's Care Bears team along with KM Contracting and Home Building Centre raised $6000 on behalf of Marilyn.

FROM STUDENT, TO TEACHER, TO HOMEOWNER

She is the first one to admit that it was never easy – but thanks to an unwavering will to succeed, single mother Christina Pierrot did just that – she succeeded by realizing her dream of becoming a teacher.

Pierrot completed a four year university degree program and graduated with her Bachelor of Education from the University of Saskatchewan, through Aurora College. She says there were many factors that got her where she is today, which is teaching second grade at Sir Alexander Mackenzie School in Inuvik, but one of the key ingredients to her success was being able to access public housing.

"I always paid my monthly public housing rent on time and I was happy to do it," said Pierrot.

"I was a single mom with three kids. In that situation, having a roof over your head is number one on your list of priorities. After the roof, it's food, clothing and then, maybe, phone and cable television," she adds with a laugh.

Nine-year-old Brett Pierrot attends Sir Alexander Mackenzie School where his mother, Christina, is a teacher. NWTHC programs help people like Christina by providing housing support, which allows them to reach their goals and if they choose, to go on and become homeowners. *(Photo by Vicki Boudreau)*

Once she finished University and became a teacher, and after four years in public housing, Pierrot moved out of public housing and entered into one of the Northwest Territories Housing Corporation's (NWTHC) homeownership programs – the Homeownership Entry Level Program (HELP).

HELP is designed for people like Pierrot who want to become a homeowner for the first time. Through HELP the NWTHC leases a home to a client for a period of two years. If the client proves to be a responsible tenant during that time – meaning they pay their rent on time every month and adequately maintain the home – they are then eligible for $10,000 in equity to put towards the purchase of their own home. The equity granted may even be used to purchase the home the client is leasing from the NWTHC, which is something the NWTHC encourages.

"Being in public housing I was able to live life beyond just making ends meet. I was able to keep my family together and go to school at the same time and I am so thankful for that," said Pierrot.

"And now through HELP I am getting another step up. I am paying regular bills like utilities and heat, and I'm beginning to work towards having my own mortgage. I'm exactly where I want to be because right now the home I am leasing from the Housing Corporation is the home that I plan to buy."

When Pierrot began her university education her youngest child, Brett, was only 9 months old. He is 9 years old now. Her daughter Jessica is 16 and her oldest son, Norman Jr., is 18.

Brett still attends Sir Alexander Mackenzie School where his mother teaches. Jessica and Norman Jr. are in high school. Norman Jr. will graduate this year. Pierrot says looking ahead she's keeping her eyes on what's important.

"I'm just really proud of my children and I'm happy to say I enjoy my work. I went into teaching because I like kids and I like my summers off. I plan to be a teacher here until all my children have graduated. Maybe then I will try teaching in other communities," said Pierrot.

For long-time Inuvik Housing Authority Executive Manager, Vicki Boudreau, it's serving clients like Christina Pierrot that makes coming to work a joy.

"The relationships we enter into with our tenants are often long-term. We get to know our clients and their families and we know through our housing programs we are making a difference in peoples lives," said Boudreau.

"We are a local housing organization that relies on clients to pay their rent on time every month so that we can maintain the homes we manage and offer housing programs to northerners like Christina. Christina Pierrot is a success story that illustrates what we're hoping to accomplish with all of our housing tenants."

To learn more about NWTHC *Housing Choices* suite of programs and to take advantage of this year's program intake, which is open from Sept. 1 to Oct. 15, contact your nearest District Office or Local Housing Organization today.

KEEPING IT LOCAL

The Tli Cho Construction crew of Floyd Flunkie, Frank Black and Shane Football are hard at work preparing to stand up an exterior wall on an NWTHC 3-bedroom detached unit currently under construction in Behchokǫ̀. *(Photo by Curtis Coleman)*

The Northwest Territories Housing Corporation (NWTHC) is a prolific builder of affordable housing in communities. More than 2,300 public housing units located throughout the Northwest Territories are managed by the NWTHC in partnership with Local Housing Organizations, with over 250 seniors' units making up part of that total.

The NWTHC replaces public housing every year, with over 100 new units completed or under construction in the 2010-2011 season alone.

Older units that have reached the end of their life cycle are replaced. Maintenance and upgrades are constantly underway on current units. None of this could be achieved without access to professional contractors and local tradespeople.

Local businesses bid on tenders that are issued by the NWTHC on a wide range of construction and renovation projects. This includes single family dwellings, four-plexes and much more.

The local employment created through these projects is invaluable. Plumbers, electricians, roofers, window installers, carpenters and framers are just a few of the trades required on each job. The NWTHC wishes to thank all those NWT businesses and tradespeople that make what the NWTHC does possible - which is to provide affordable, well-built housing to northerners.

Public housing rent assessments back with the NWT Housing Corporation

On June 1, 2010 Local Housing Organizations (LHOs) became fully responsible for assessing public housing rents. Prior to this, public housing tenants were required to apply for a rent subsidy at their local Education, Culture and Employment (ECE) office. The Northwest Territories Housing Corporation (NWTHC) and LHOs have been working closely with ECE to make the transition go as smoothly as possible for tenants.

The decision to transfer the administration of public housing rent subsidy program from ECE back to the NWTHC was announced in the budget speech of the 16th Legislative Assembly on January 28, 2010. Having the LHO's directly administer the program is intended to improve client service and communication between LHOs and their tenants. Also anticipated is increased rent collection and a greater level of understanding of the programs and services offered by the NWTHC through LHOs, while building on the successes with ECE.

The LHOs are supportive of the move and are already seeing the positive effects in their communities. Rose Vandell is manager of the Fort Providence Housing Association. She says they've added new technology, such as direct payment services and a debit machine in their office that makes the payment process even more simplified and accessible. She said that because Fort Providence is a small community, employees of the Fort Providence Housing Association know most of their tenants personally and the tenants are more at ease working directly with them.

"Because of the change we've been very successful at collecting rents, which allows us to complete work required on our units. We have been fixing up a lot of houses here in Fort Providence very nicely, so now our tenants are really starting to realize that when they pay their rent, maintenance and upgrades can get done faster," said Vandell.

"With the improvements we have made and are making to our assessment process, tenants are coming in more and sharing more information with us. They are more comfortable and that's important to us."

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